

Information to identify the case:			
Debtor 1	Paula Yontosh		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-70729-JAD		
	Social Security number or ITIN	xxx-xx-3236	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 10/11/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Paula Yontosh	
2. All other names used in the last 8 years		
3. Address	5480 Morridale Allport Highway Morrisdale, PA 16858	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclrathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/20/18

For more information, see page 2

Debtor **Paula Yontosh**

Case number **18-70729-JAD**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 18, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 3/19/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 12/20/18 Filing deadline: 4/9/19 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/18/19 at 11:00 AM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paula Yontosh
 Debtor

Case No. 18-70729-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: 309I

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db +Paula Yontosh, 5480 Morridale Allport Highway, Morrisdale, PA 16858-8227
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853,
 Arlington, TX 76096-3853
 14928778 +AT&T c/o Bankruptcy, 1801 Valley View Lane, Farmers Branch, TX 75234-8906
 14928781 +Carrington Mortgage Services, 1600 South Douglass RD, Anaheim, CA 92806-5951
 14928787 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 14928789 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 14928790 +Tonia Torquato, esq, 919 University Drive, State College, PA 16801-6626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Nov 21 2018 03:07:34 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2018 03:08:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 21 2018 03:08:18
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14928776 E-mail/Text: ecf@mcelrathlaw.com Nov 21 2018 03:07:34 9, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 14949324 EDI: PHINAMERI.COM Nov 21 2018 07:58:00 Americredit Financial Services, Inc.,
 Dba GM Financial, P.O Box 183853, Arlington, TX 76096
 14928777 +EDI: AIS.COM Nov 21 2018 07:58:00 American InfoSource LP as agent for,
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 14928779 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 21 2018 03:09:15 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 14928780 +EDI: CAPITALONE.COM Nov 21 2018 07:58:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14928782 +E-mail/Text: bankruptcy@cavps.com Nov 21 2018 03:08:39 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14931139 +E-mail/Text: bankruptcy@cavps.com Nov 21 2018 03:08:39 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14928783 +EDI: WFNNB.COM Nov 21 2018 07:58:00 Comenity Bank/peebles, Po Box 182789,
 Columbus, OH 43218-2789
 14928784 +E-mail/Text: bankruptcy@credencerm.com Nov 21 2018 03:08:52 Credence Resource Mana,
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 14928785 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 21 2018 03:07:50 Ditech Financial Llc,
 Po Box 6172, Rapid City, SD 57709-6172
 14928786 +EDI: PHINAMERI.COM Nov 21 2018 07:58:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14928788 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2018 03:08:08 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
 14951108 EDI: PRA.COM Nov 21 2018 07:58:00 Portfolio Recovery Assoc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 14951109 EDI: Q3G.COM Nov 21 2018 07:58:00 Quantum3 Group LLC, P.O. Box 788,
 Kirkland, WA 98083-0788
 14932131 EDI: Q3G.COM Nov 21 2018 07:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14928791 +EDI: VERIZONCOMB.COM Nov 21 2018 07:58:00 Verizon Wireless, Po Box 49,
 Lakeland, FL 33802-0049

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Carrington Mortgage Services LLC as servicer for T
 14951096* +AT&T c/o Bankruptcy, 1801 Valley View Lane, Farmers Branch, TX 75234-8906
 14951095* +American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14951097* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
 14951098* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 14951099* +Carrington Mortgage Services, 1600 South Douglass RD, Anaheim, CA 92806-5951
 14951100* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14951101* +Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
 14951102* +Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 14951103* +Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172
 14951104* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 14951105* +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 14951106* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
 14951107* Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 14951110* +Tonia Torquato, esq, 919 University Drive, State College, PA 16801-6626
 14951111* +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

TOTALS: 1, * 15, ## 0

District/off: 0315-7

User: dkam
Form ID: 309I

Page 2 of 2
Total Noticed: 28

Date Rcvd: Nov 20, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Carrington Mortgage Services LLC as servicer for THE
BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS,
Inc., Asset-Backed Certificates, Series 2007-12 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Paula Yontosh ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4